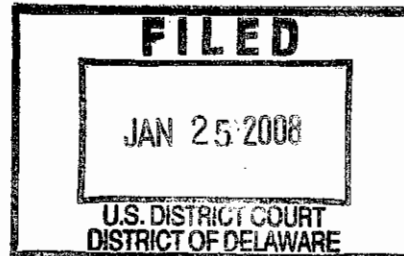


Wednesday, January 23, 2008
Xianhua (Peter) Zhang
212 Yorktown Court
Malvern, PA 19355

Office of the Clerk
U.S. District Court
844 N. King Street
Lockbox 18
Wilmington, DE 19801

Case Number: 07-555



RD scanned

To Whom It May Concern:

Please see enclosed two copies of 'Plaintiff's Pleading to Defendant ING Direct's Affirmative Defenses' and 'Request to Enter Default Judgment'. Please mail one copy of each document stamped by the Court back to me using enclosed self-stamped envelop.

Please send me a letter or give me a call at 610-407-9217 for any issues. I can also be reached through email at peterzhang9999@yahoo.com. If you need more information, please feel free to contact me. Thank you very much.

Sincerely,

Peter Xianhua Zhang
Peter Xianhua Zhang